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Abstract

The purpose of this research was to determine the effects of independent variables--knowledge of military health care benefits--upon the dependent variable--desire to purchase Long-Term Health Care Insurance (LTHCI). A total of 100 officers, 100 enlisted soldiers, and 100 retired military service members were surveyed to determine their desire for LTHCI to cover the possibility of future expenses arising out of nursing home stays. The hypothesized effect of knowing military health care benefits upon the desire for LTHCI was tested to determine if a difference in desire for LTHCI was dependent on knowledge of health care benefits. Nearly 88% of soldiers not informed or educated on the military health care benefits indicated that they were satisfied with their health care benefits. It is rapidly becoming quite evident to military health care beneficiaries that the military does not cover all needs. This study provides evidence that military service members, to include retirees, desire LTHCI coverage and are willing to pay out of their pocket for it. 